

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS  
WORCESTER DIVISION

)  
DONALD P. SPEAKMAN, STEPHEN H. )  
WEDEL, and MARK L. ROBARE, )  
individually and on behalf of all others )  
similarly situated, )  
)  
Plaintiffs, ) Civil Action No.  
) 04:04-cv-40077-FDS  
v. )  
)  
ALLMERICA FINANCIAL LIFE INS. & )  
ANNUITY CO., FIRST ALLMERICA )  
FINANCIAL LIFE INS. CO., and )  
ALLMERICA FINANCIAL CORP., )  
)  
Defendants. )

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**DECLARATION OF NANCY FREEMAN GANS IN SUPPORT OF PLAINTIFFS'  
COUNSEL'S MOTION FOR ATTORNEYS' FEES AND EXPENSES**

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ATTORNEYS FOR PLAINTIFFS  
AND THE CLASS

I, Nancy Freeman Gans, depose and state as follows:

1. My law firm, Moulton & Gans, P.C. ("M&G"), is one of the Plaintiffs' Counsel in this lawsuit.

2. I make this Declaration in Support of Plaintiffs' Counsel's Motion for Attorneys' Fees and Expenses.

3. A true and correct copy of my firm's resume is attached as Exhibit "1".

4. A true and correct copy of the total time that M&G has billed and the reasonable and necessary expenses M&G has incurred, that have not been reimbursed, in the above case is attached as Exhibit "2." I undertook this representation as local counsel for Plaintiffs and Hubbard & Biederman, LLP, who are lead counsel for Plaintiffs, on an entirely contingent-fee basis.

5. I am familiar with the customary hourly rates billed by lawyers in class actions in this judicial district. My rate of \$495.00 per hour is well within the customary rates for lawyers of my experience in such actions in this judicial district. The hourly rates of H&B also are well within the customary rates for lawyers and paralegals of their experience in this judicial district.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on July 12, 2006.

/s/ Nancy Freeman Gans  
NANCY FREEMAN GANS

**CERTIFICATE OF SERVICE**

I hereby certify that this document filed through the ECF system will be sent electronically to the registered participants as identified on the Notice of Electronic Filing (NEF) and paper copies will be sent to those indicated as non-registered participants on July 12, 2006.

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*/s/ Robert W. Biederman*  
ROBERT W. BIEDERMAN